

**ABSTRACT OF THE DISCLOSURE**

An electronic settlement system/method includes a keyboard having multiple card identification and charging functions. The electronic settlement may include charges with a smart card, an RF card, or a magnetic card using the keyboard with an electronic cash management server via a web server interlocked with a PC. A settlement approval step may be included to access the electronic commerce server via a web server through a line separate from the electronic cash management server for choosing an item and a settlement type. Scanning the charged card according to the settlement type using the keyboard may be employed for getting a settlement approval and confirmation. A safe and convenient method/system is provided using a keyboard to identify magnetic cards, read/write smart cards and RF cards. A user PC is coupled with the keyboard through electronic cash management servers, financial settlement institute servers, and/or electronic commerce servers on the Internet.